

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF TENNESSEE  
at CHATTANOOGA

GREAT LAKES REINSURANCE (UK) PLC, )

*Plaintiff,* )

v. )

CEDRIC ORLANDO PAIGE, )

*Defendant.* )

Case No. 1:13-cv-32

Judge Mattice

**ORDER**

On October 9, 2013, the Court referred Plaintiff's Motion for Default Judgment (Doc. 11) to United States Magistrate Judge William B. Carter for a Report and Recommendation pursuant to 28 U.S.C. § 636(b)(1) and Federal Rule of Civil Procedure 72(b) (Doc. 13). On January 9, 2014, Magistrate Judge Carter filed his Report and Recommendation, recommending that Plaintiff's Motion for Default Judgment be granted, that declaratory judgment be entered in favor of Plaintiffs, and that Plaintiff be awarded the costs of this action. (Doc. 15).

Plaintiff has filed no objections to the Magistrate Judge's Report and Recommendation.<sup>1</sup> Nevertheless, the Court has reviewed the record in this matter, and it agrees with the Magistrate Judge's well-reasoned conclusions.

Accordingly, the Court **ACCEPTS** and **ADOPTS** Magistrate Judge Carter's findings of fact and conclusions of law. Plaintiff's Motion for Default Judgment (Doc.

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<sup>1</sup> Magistrate Judge Carter specifically advised Defendant that he had 14 days in which to object to the Report and Recommendation and that failure to do so would waive his right to appeal. (Doc. 15 at 6 n.1); see Fed. R. Civ. P. 72(b)(2); see also *Thomas v. Arn*, 474 U.S. 140, 148-51 (1985) (noting that "[i]t does not appear that Congress intended to require district court review of a magistrate's factual or legal conclusions, under a de novo or any other standard, when neither party objects to those findings").

11) is hereby **GRANTED**. A declaratory judgment is hereby **ENTERED** in favor of Plaintiff stating that the homeowner's policy issued by Plaintiff to Defendant is void *ab initio*, and Plaintiff has no duties or obligations to indemnify or defend any person or entity under the policy. Plaintiff is **AWARDED** the costs of this action.

**SO ORDERED** this 3rd day of February, 2014.

/s/ Harry S. Mattice, Jr.  
HARRY S. MATTICE, JR.  
UNITED STATES DISTRICT JUDGE